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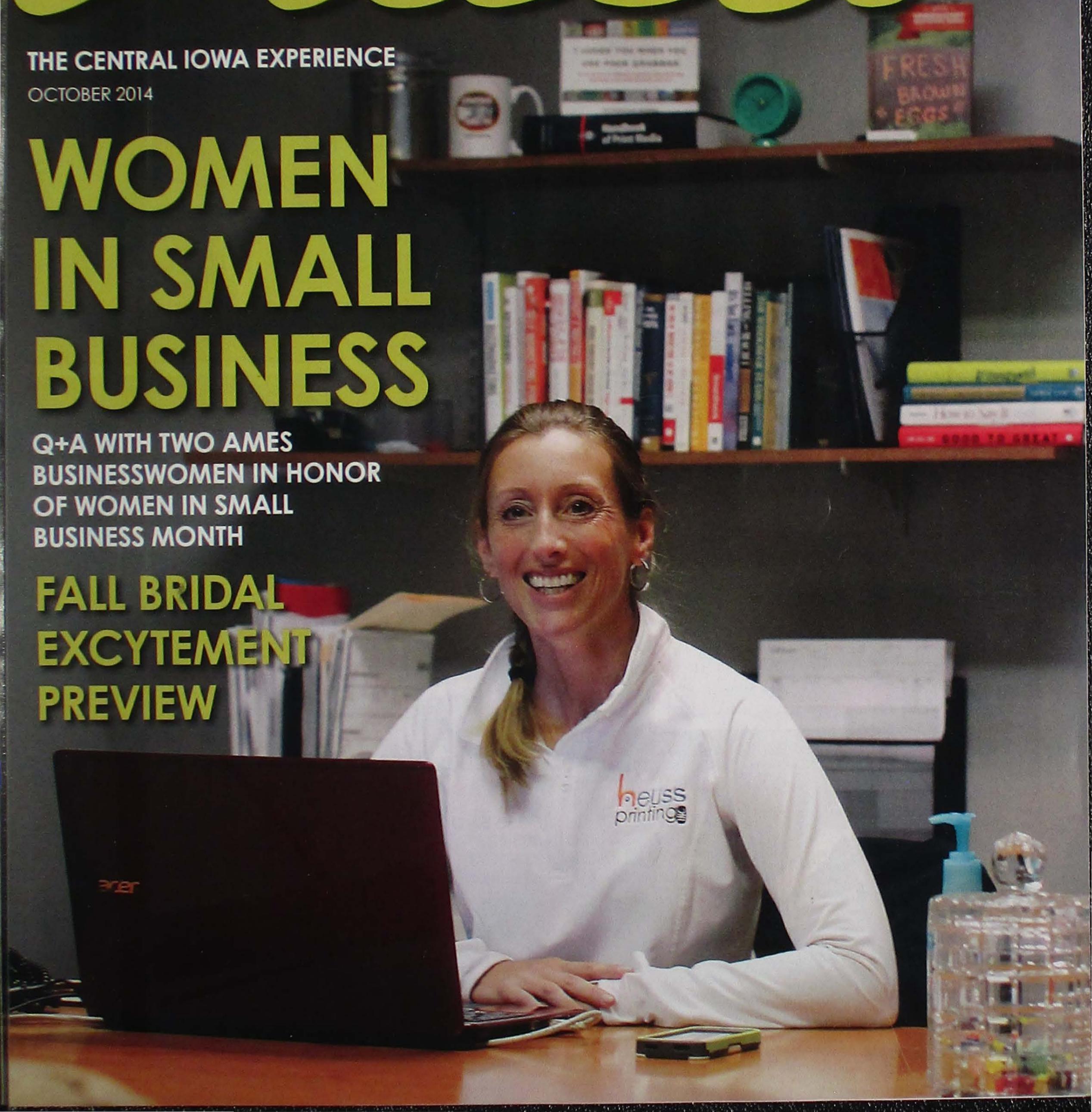
THE CENTRAL IOWA EXPERIENCE

OCTOBER 2014

WOMEN IN SMALL BUSINESS

Q+A WITH TWO AMES
BUSINESSWOMEN IN HONOR
OF WOMEN IN SMALL
BUSINESS MONTH

FALL BRIDAL
EXCITEMENT
PREVIEW





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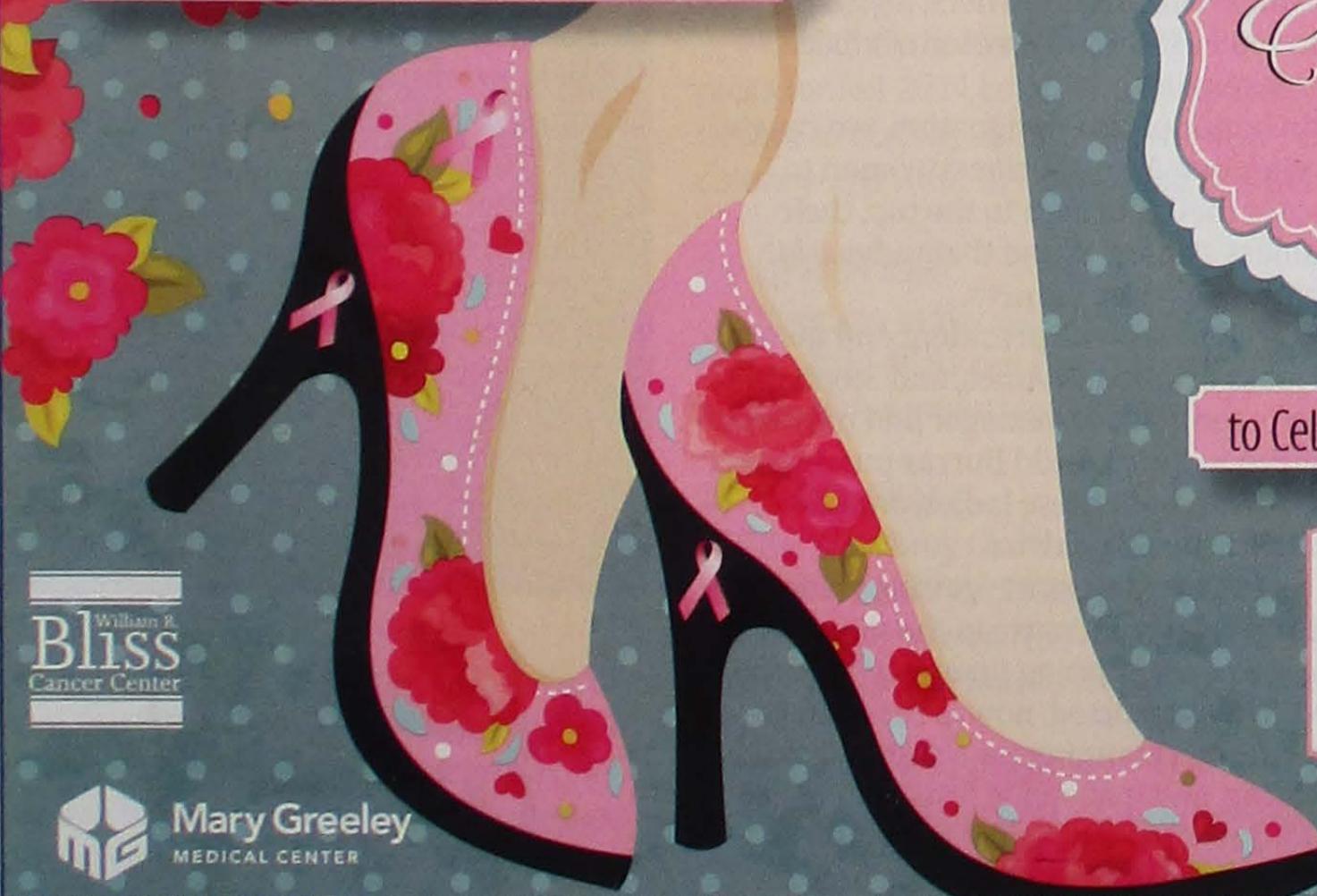
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THE CENTRAL IOWA EXPERIENCE

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FACETS IS A MONTHLY PUBLICATION
OF STEPHENS MEDIA IOWA, LLC.

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ON THE COVER: Kori Heuss, president and owner of Heuss Printing, in her Ames office. PHOTO BY NICOLE WIEGAND/FACETS

EDITOR'S NOTE

During one of our monthly Facets meetings in early spring, we decided to sit down and choose all the themes for the magazine through the end of this year.

As you might have noticed, many times the themes align with the calendar — August is always back-to-school, May previews summer festivals — but we got to October and weren't sure what to plan for.

It was then that one of my colleagues informed me that October is recognized as Women in Small Business Month, and why not focus on women in our own community who have risen through the ranks and now own or operate small businesses?

According to a 2013 study commissioned by American Express entitled "State of Women-Owned Businesses Report," more than 8.6 million businesses in the United States are owned by women.

Despite stunted job growth across the board due to the economic recession, the number of businesses owned by women has actually grown — and not just a little bit. Female business ownership has actually increased by 59 percent over the past seven years, according to the same study. This growth now accounts for 7.8 million employees and brings in \$1.3 trillion in revenue each year.

The profile of women as business owners has increased so much that last year was dubbed the "Year of the Female Entrepreneur" by the National Association of Women Business Owners, a group founded in 1975 to represent female entrepreneurs.

In honor of this designation, we caught up with two Ames businesswomen to discuss their journeys to the top, their business strategies and their advice for aspiring business owners.

Kori Heuss is the president and owner of Heuss Printing in Ames, and Stephanie Nigh is the general manager and partner at SignPro in Ames. Todd Burras put together a Q+A with both these ladies, and it's chock-full of solid advice.

As the weather starts getting colder, I've noticed a crazy increase in the number of engagements popping up on my Facebook feed. Then I realized, now is the perfect time to start planning for a summer 2015 wedding, and it all made sense.

Fittingly, the Fall Bridal ExCytement expo is slated for Oct. 19, just in time for



cake tastings and dress fittings. Among the vendors will be all the resources you need to get a jump-start on planning, and there's even a bridal fashion show in the Scheman Building's Benton Auditorium.

Plus, there will be a "Man Cave" set up with snacks, beer and plenty of football to entertain your guy while you make the rounds. Find a preview of the event on page 12.

And as the leaves start changing color (isn't fall the best time of year?), Pantone releases its picks for trendy fall colors. Mark Clare Lokken talks about these in her column this month, and you'll want to be sure to include them in your autumn wardrobe.

In yet another awesome facet of this season, dietitian Amy Clark talks all about apples, from Honeycrisp to Fuji varieties, and gives us a few recipes to incorporate apple into your diet in new ways.

Lastly, this month wouldn't be complete without a profile of yet another Ames business woman.

Our Faceted Woman this month is Cindy Jorgensen, senior vice president of Professional Property Management in Ames and diehard Cyclone fan.

Nicole
Wiegand

NICOLE WIEGAND

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Check out a preview of the Tribune's fall bridal expo, Fall Bridal ExCytment. Slated for Oct. 19, the expo has all the resources you need to plan a wedding, from caterers to bridal salons — and even a man cave for your guy!

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Just because you have a smaller yard doesn't mean you can't enjoy the beauty and shade trees provide. Jane Rigenbach outlines some slender varieties of trees for the space-challenged gardener.



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Get to know Cindy Jorgensen, senior vice president of Professional Property Management in Ames.

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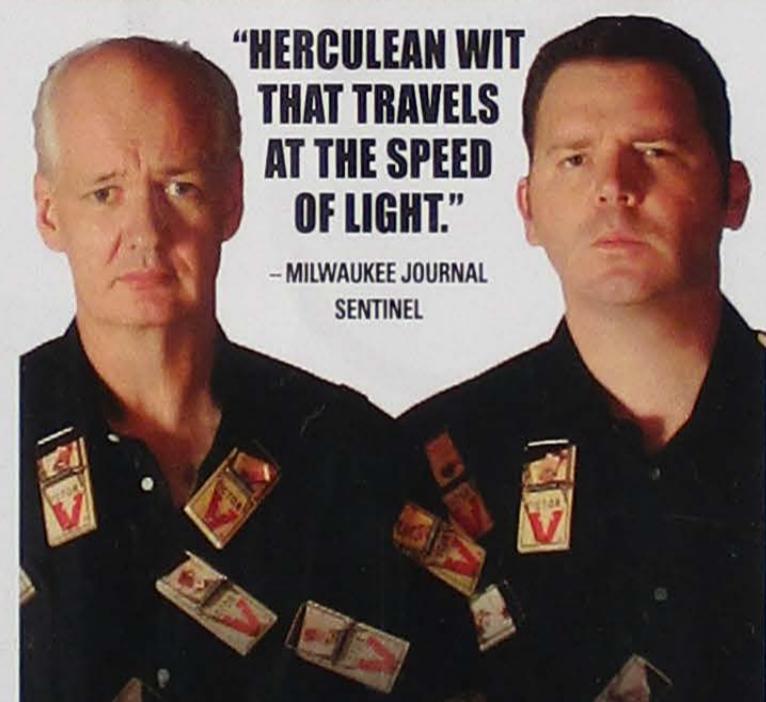
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Celebrating Women in Small Business

October marks national Women in Small Business Month, so we found it fitting to catch up with two local women who have risen to the helm at their respective Ames businesses.



Stephanie Nigh, general manager and partner at SignPro in Ames, works with Garrett Chitty, left, and Hannah Hoover, center, on a project at the business' Fourth Street office. PHOTO BY NICOLE WIEGAND/FACETS

BY TODD BURRAS

Being a businesswoman in Ames can offer lots of possibilities and opportunities that might not be available in other markets of a similar size.

But with opportunity can

come constant challenges. Owning a business is time consuming — it means working nights, weekends and sometimes holidays.

It requires lots of involvement in not only the business community but also in the broader civic community. And,

it requires an ability to make decisions — the buck stops here, and people depend on you to make decisions.

Long-time Ames residents Kori Heuss and Stephanie Nigh know very well the advantages and challenges that come with being a business owner in

central Iowa.

Here, in their words, are how they got started, who offered them help along the way, how they got through the early ups and downs of ownership and advice they have for other women thinking of following in their footsteps.

women in business spotlight:

Kori Heuss

president and owner, Heuss Printing

Briefly describe when you began your current job and what your company does:

I started working at Heuss Printing when I was 10. I received \$2 to clean the bathrooms. I returned to Heuss Printing 10 years ago. After developing my own career path, my father gave me the opportunity (invited, coerced, asked, cajoled, interviewed) to join the company to see if we could move forward together. I purchased stock three years later. Heuss Printing provides any marketing service. If you want to put your logo on something, we can do it. A brief list includes copies, printing, mailing, promotional items, office design, marketing plans, social media and graphic design. We have won national awards in graphic design and print quality. Also, I work with the best people. They are funny, motivated and fantastic at their jobs. I look forward to coming to work!

What were the biggest challenges you faced when you first took over ownership of your business?

As this was a family-run business and I had talents to

contribute, I wanted to jump right in. I had lots to learn, and there was a huge balance between learning and applying my knowledge from my experience. In addition, I was faced with what my tolerance for risk was. Owning your own company means possibly being greatly successful coupled with the fear of failing. I try to do my best every day, but honestly, am awake some nights always thinking of how to improve and be better for our customer's needs.

Who and what did you rely on to get through the early challenges you faced?

My father was my greatest mentor. His ability to back off and let me succeed or fail on my own took tremendous insight and trust. Feeling trusted and valuable is the best thing! I said once, "What if I make the wrong decision?" on something I was struggling with. He and a friend of his, Jack Nordyke, said, "You may make the wrong decision, and you may make wrong decisions in the future, but just make the decision and move forward and see what it brings." That has served me well. Also, I feel supported by my many

customers. I feel like I know their businesses and needs and we talk mutually about goals. It makes me realize we are all working to be our best and that inspires me.

George Klotzbach is another mentor who talks to me about all of my business finances and he gives me advice, tells me what he's seen other businesses do and generally challenges me to think beyond my own knowledge!

If you could start over, are there one or two things you would do differently?

No. My path made me who I am, and Heuss Printing what it is. Experience comes from experience. I am far from where I started and will continue to evolve and innovate. That's the nature of business and people.

What's the best bit of advice anyone gave you when you were first starting out your business career?

That the people I manage and work with are all themselves inside and outside of work. What is happening in their lives is important and the balance of compassion and

managing is all about them. I love people. I truly want to build a place where my co-workers are successful and HAPPY! I want them to know that what they do matters to our customers and our company.

What's most satisfying about the career path you've chosen?

I get to choose and hire my co-workers. I get to find people smarter than I am and provide opportunities for them. I get to meet with customers and grow their businesses or find unique ways to communicate their messages to their customers.

Every day is different, every question is different, every business is unique. I get to market for all of them, thus fulfilling my need for diversity in my job.

What advice would you give to a young woman just starting her own business or taking over a business?

Go for it! Life is short. You may succeed, you may fail, you may start over, you WILL adjust along the way. The opportunity to work each day and be faced with yourself will force you to grow and that is truly a gift.



Kori Heuss, president and owner of Heuss Printing in Ames. PHOTO BY NICOLE WIEGAND/FACETS



Stephanie Nigh, general manager and partner at SignPro in Ames. PHOTO BY NICOLE WIEGAND/FACETS

women in small business spotlight:

Stephanie Nigh general manager and partner, SignPro

Briefly describe when you began your current job and what your company does:

I started as an account representative with SignPro in 1995 (during my final semester at Iowa State University). SignPro was a very new business at that time (only about a year old). Within seven months, I was promoted to manager. In the year 2000, I bought into the business, and the rest is history.

SignPro is a locally-owned, full-service sign company that is celebrating its 20th year of business this year. Using state-of-the-art equipment, we work with clients to produce a wide variety of projects from small to large. "We do quality signs of all kinds, large and small ... and on time!"

What were the biggest challenges you faced when you first took over ownership of your business?

Learning the sign business was a huge challenge but also

provided great opportunity. We primarily make custom signs, so every job is different. It was important for me to be involved in each step of the process so I could learn the business. Every day is an opportunity to learn something that can be applied to a future project. We have greatly increased and improved our capabilities over the past two decades by using what we have learned.

Who and what did you rely on to get through the early challenges you faced?

Two things: My youth and my business partner. I was young enough that I worked A LOT of hours to get the job done. Some of the best lessons I learned was after hours making signs, thinking there has to be a better way to get this done. My mentor and business partner, Betty Baudler-Horras, who at the time owned and operated Ames Broadcasting, and I would meet once a week to go over SignPro business. It was during

these meetings she would share her experiences from the radio business or offer a different perspective for me to think about. It taught me to look at the bigger picture.

What's the best bit of advice anyone gave you when you were first starting out your business career?

Two that stick out: "Work smarter, not harder" and "It's not easy. If it were easy, everyone would be doing it."

If you could start over, are there one or two things you would do differently?

No regrets. I have been pretty lucky.

What's most satisfying about the career path you've chosen?

Just seeing what SignPro has grown into. It is so different than it was 20 years ago. I am proud to have a great staff that has helped grow the business.

Combined, we have close to 50 years of sign experience working for our clients. We get to come to work every day, work hard and work on really fun and interesting projects with an amazing customer base — a lot of them have been with us for 20 years. It is pretty amazing and completely satisfying.

What advice would you give to a young woman just starting her own business or taking over a business?

Go for it! I would probably share my story. I never intended to become an owner of a small business. But really, it has been such an incredible journey I can't imagine doing anything else. Also, be prepared to work hard and give it all you got. It will be worth it.

Anything else I should have asked that you'd like to add?

Get outside your box — or get a bigger box!



bridal¹ exCytement

It's back! Fall Bridal ExCytement is set to once again take over the Iowa State Center's Scheman Building

Are you newly engaged or finishing up those last-minute details for your big day? Either way, the Fall Bridal ExCytement is the place for you.

Fall Bridal ExCytement is a one-stop shopping experience where you and your entire bridal party can see the area's best wedding products and services in one convenient location.

Experts, owners and managers from Ames and the

surrounding area will be on hand to answer all your important planning questions.

Fall Bridal ExCytement will allow you to sample wedding cake, hear music, meet photographers, talk with wedding vendors face-to-face and gain wedding ideas and tips. Join us at 3:30 p.m. on Sunday, Oct. 19, in Benton Auditorium for a fashion show that will showcase the latest in bridal fashion.

Wonderful door prizes will be given away throughout the afternoon. Plus, all brides in attendance have a chance to register for the grand prize giveaway from Riddles Jewelry

Back again this fall, for the man in your life, is our Man Cave. Guys, take a break from all of the planning and hang out in the Man Cave.

Grab some free snacks, enjoy a beer and relax while watching

football on the big screen.

Brides, pre-register for the show today at amestrib.com/bridalexcytement and save yourself time at the door.

For a complete list of vendors and up-to-date Bridal ExCytement information visit amestrib.com/bridalexcytement.

The Fall Bridal ExCytement presented by the Ames Tribune, Iowa State Center and Kix 101.1-FM.



Don't miss the bridal fashion show in the Benton Auditorium at 3:30 p.m. on Sunday, Oct. 19. CONTRIBUTED PHOTO



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WHEN: Sunday, Oct. 19, from 1 to 4 p.m.

WHERE: Iowa State Center, Scheman Building, Ames

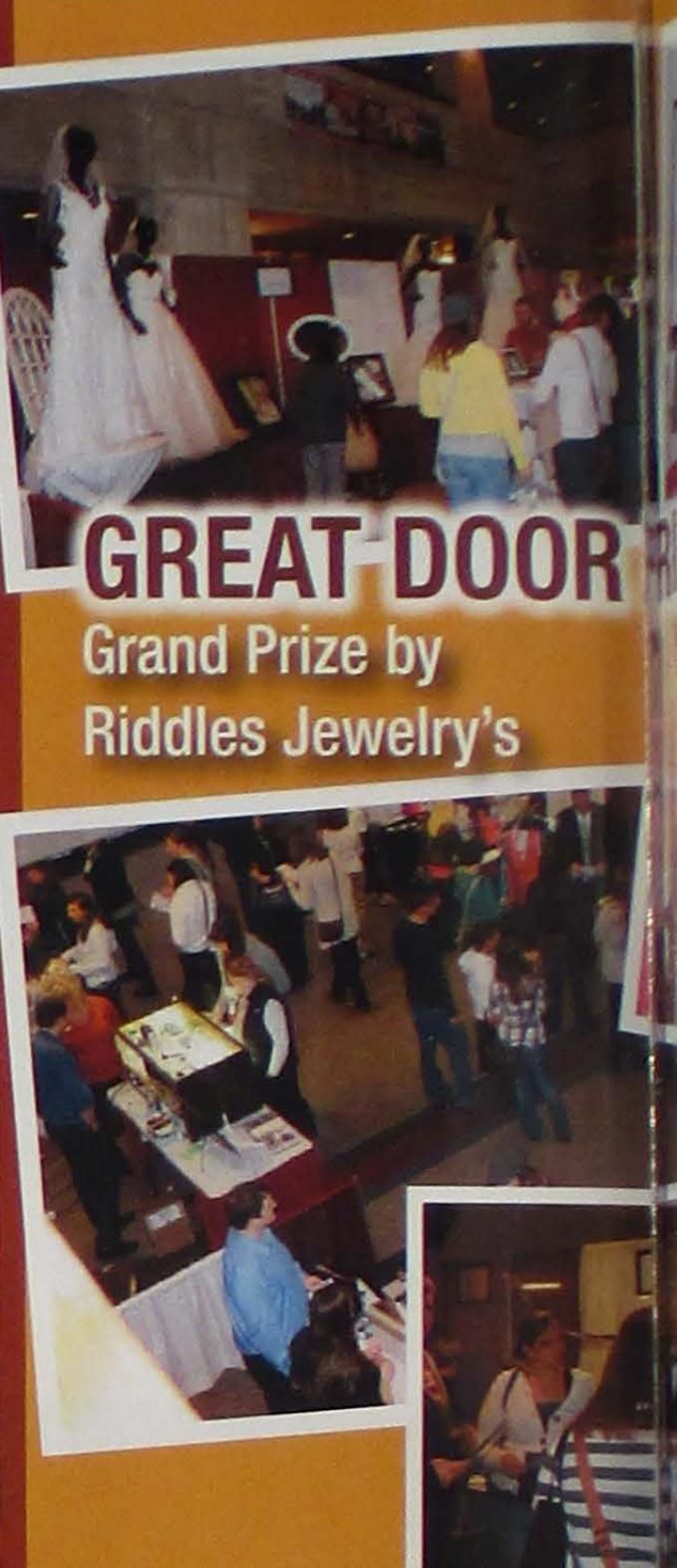




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Fall Bridal ExCytement is a one-stop planning experience where you and your entire bridal party can see the area's best wedding products and services in one convenient location. Experts from Ames and the surrounding area will be on hand to answer all your important planning questions.



Join us at 3:30 p.m. in Benton Auditorium for a fashion show that will showcase the latest in bridal fashion.

If you are a business that is interested in having a vendor booth at the Fall Bridal ExCytement please contact Ashleigh Fischer at 515.663.6916 or email afischer@amestrib.com.

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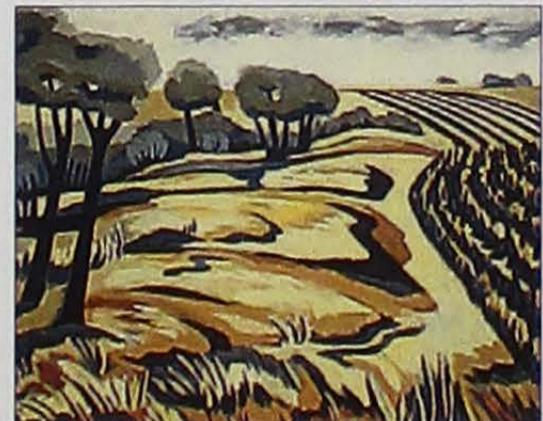
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Slender Splendor

Colorful fall foliage — without taking a big bite out of a small yard

BY JAN RIGGENBACH

I'd rather plant trees and shrubs in fall than spring.

Unlike spring-planted specimens, those planted in autumn have months to make themselves at home before facing brutal summer weather.

Fall planting is good for the gardener, too. There are fewer garden chores than in spring, and the cool autumn days favor any excuse to be outside.

Think you have no room for another tree? It's true that a big shade tree like most oaks or maples can swallow up a small yard. So can a spreading evergreen such as a spruce. But luckily for today's home owners, plant breeders have been at work creating skinny varieties that allow even a tiny

property to hold an interesting mix of trees.

Among slender trees, one of the best known and most readily available is Crimson Spire oak. A cross between white and English oak, it's a fast grower up to about 45 feet tall, with a spread of only about 15 feet. Dark green summer foliage and red fall color are special assets.

Like other hackberries, one called Prairie Sentinel is extremely tough and can withstand our region's cold, heat, and drought. But Prairie Sentinel has a columnar form. Instead of growing 50 to 75 feet tall and 50 feet wide, Prairie Sentinel grows about 45 feet tall with only a 12-foot spread. It makes a great street tree where conditions are

tough. Fall color, sometimes a nice yellow, is usually not particularly impressive.

Crabapples come in all shapes and sizes to fit almost any space. First Editions Gladiator, for example, is an upright crab with pink flowers, small red-purple fruit, high resistance to disease, and a mature width of only about 9 feet.

For autumn color, it's hard to beat a sugar maple. But most have a 50-foot spread that's hard to fit into a small, cramped landscape. Enter Apollo, a columnar sugar maple that has only a 10-foot spread but the same brilliant red, orange and yellow fall color.

After the leaves fall from deciduous trees, evergreens are essential for winter

interest. Fortunately, there are skinny evergreens, too. One of my favorites, Cupressina Norway spruce, grows only 8 to 10 feet wide at maturity.

Skyrocket juniper grows 15 feet tall and 2 feet wide at the base. Taylor juniper grows 25 feet tall but only 3 feet wide.

I appreciate skinny trees because they allow me to pack more diversity into my city yard, creating an appealing contrast of textures and colors. And there's another good reason for planting more trees: a new study by the Forest Service shows the value trees play in removing air pollution, particularly in urban areas. ♦

Longtime garden columnist Jan Rigenbach lives in Omaha.



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SAVOR



PHOTOS BY JOHN WALKER/FRESNO BEE

Popularity of pickling grows with younger generation who want to preserve food, cut costs

BY ROBERT RODRIGUEZ
THE FRESNO BEE

It used to be that pickling was something only your grandmother did. But that doesn't apply anymore.

Younger generations are embracing pickling as a way to explore their interest in food, preserve the season's bounty and cut their food budgets.

These days, pickling is so trendy that it's even been parodied by the comedy show "Portlandia." In one skit, the actors' penchant for pickling gets out of control as they drop everything from parking tickets to dead birds into jars of vinegar.

Jokes aside, pickling pros say the practice doesn't have to be long and involved. There is a method called quick pickling that does not require sterilizing jars and lids. You store the finished product in the refrigerator and it's good for a month.

"Plus, once people see how easy it is, then they realize that they can do it, too," says Kristy Page of Fresno, California, who has been pickling for several years. "And once you really get into it, there is almost no limit to what you can pickle."

Page has pickled everything from cherries to curried cauliflower. The pickled

cherries are loaded with fall-like flavors of star anise, cinnamon and cloves, which Page uses as a topping on pork, in salads and on ice cream.

Quick pickling requires just a few ingredients: vinegar, sugar, salt and spices. Page likes to buy a Mexican spices pickling mix found at some Hispanic grocery stores. If you can't find that, popular pickling spices include bay leaves, celery seed, turmeric, garlic, coriander, mustard seed, cinnamon stick and black pepper.

Pickling newbies can try just about any vegetable they like, but keep in mind that vegetables with tougher skin hold up better in the pickling process. Cucumbers, carrots, radishes and peppers are good choices.

Andrea Garza has been pickling for 10 years and knows several people who have gotten into the hobby as a way to preserve the abundance of vegetables from their backyard gardens.

"Others want to try and save a little money," Garza says. "Either way, it is becoming popular."

On her blog, Crazy Crayons — www.crazycrayons.wordpress.com — Garza recently wrote about pickling 3 pounds of jalapeno peppers using the canning



method of sterilizing jars and lids. That many peppers may seem like a lot to most people, but not for Garza.

"I have learned from experience that between the amount of chilies we eat and the number of jars I give away, I need roughly 15 per year," Garza wrote recently on her blog. "Needless to say, I will be pickling again next week."

Veteran pickler Felix Muzquiz is a fan of preserving cauliflower, carrots, peppers, okra, green beans and asparagus. Last year, she pickled carrots and hot peppers and was pleased with the results.

"It looked really beautiful with all those fall colors of red, yellow, orange and green," Muzquiz says. "It really is a nice way to keep the flavors of the season."

For those who actually want to try to make pickles, Muzquiz recommends adding a fresh grape leaf to the jar to keep the pickles firmer and crisper. She also slices off the blossom end of the cucumber.

"Pickling is really a blast," Muzquiz says. "And it gives you a very satisfying feeling to be able to do preserve something like food."

JALAPENO CARROTS

Brine:

2 cups white vinegar

1/3 cup sugar

Pinch of salt

1 tablespoon pickling spice mix. (Or, 20 peppercorns and four bay leaves)

Several carrots (enough to fill small jar)

and three jalapeño slices.

In a pot, combine white vinegar, sugar, salt and spices. Heat on high until the mixture comes to a boil. Lower heat and simmer for 30 seconds. Turn heat off, set aside.

Slice carrots into sticks, place into jar. Pour the brine into the jars and add three jalapeno slices. Let cool before putting the lids back on. Refrigerate for three hours before tasting. Store in refrigerator.

PICKLED SWEET CHERRIES

1/3 cup sugar plus 1 tablespoon
1 1/4 teaspoon coarse sea salt
1 star anise (optional)
1 cinnamon stick, broken in half
6 whole cloves
1/2 cup white vinegar
1 3/4 cup water
1 pound fresh cherries, pitted

In a small saucepan, combine 1 3/4 cups water with the sugar, salt, star anise, cinnamon stick and cloves. Bring to a boil, lower heat and simmer, stirring occasionally, 3 minutes. Remove from the heat and let steep 5 minutes. Stir in vinegar. Place cherries in a 1-quart (4-cup) glass jar. Pour in enough vinegar mixture to cover cherries and almost completely fill the jar; you can either strain out the whole spices or place them in the jar. Place the jar on a wire rack and cool to room temperature. Cover and refrigerate for at least 2 hours and no more than 2 weeks.

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PHOTO BY PANTONE

FALL COLOR FAVES

Pantone's picks for the hottest colors for autumn 2014

Radiant orchid, royal blue, aluminum, aurora red, misted yellow, sangria, mauve mist, cognac, bright cobalt and cypress are the Pantone colors for fall 2014. Don't they sound yummy. Look for them as they start to appear in fall clothing in the local stores and in mail order catalogs.

We talk about clothing colors



MARY CLARE LOKKEN

in the hair world because what's up in fashion colors influences what's new in hair color, makeup and nail colors.

Christian Siriano, a designer you might recall from Project Runway, says the crepe cape overlay pant and black stain wrap jacket are the must haves for fall. His line shows Black Forest green and shadow purple colors.

Nicole Miller was inspired by a trip to Columbia last fall. Her must have is a cashmere wrap in charcoal or plum. Sign me up.

Kenneth Cole for Women predicts the most prominent

color combination is chili, a warm red, and port, a cool dark burgundy. Inspired by travelers in airports around the world, his must have is the black and white striped sweat pant, a versatile staple that can take you from flight to boardroom and from sneakers to heels.

Noon by Noor's color choices were inspired by nature with lilac as the signature color linking the entire color palette. The oversized coat in lilac felt with textured beige fabric is the fall must have.

Prominent colors are deep pansy purple, grape lilac, warm

celery yellow and bright Pompeian red/orange.

Jay Godfrey loves ruby wine and light blue. Think about that for a moment. Visualize it. What an interesting contrast. He was inspired by rock legends' kids like Georgia Mae Jagger, the Richards sisters, Peaches Geldof and Zoe Kravitz. I know the parents but not the kids.

In the hair world, we are going to blur the lines of hair color this fall. And blurred lines are everywhere from makeup to fashion to photography and to hair color. It's a customizable color technique your stylist



Above:
Bare
Minerals'
picks to
showcase
the
Radiant
Orchid
color.
Right:
Essie's
"Dress to
Kilt" fall
collection.

uses to blur together two different shades for multi-tonal results. There is even a blur brush tool accomplish this.

"Hair color is a fashion statement," said Redken artist Justin Isaac. "With blur, we are creating a soft remix of color in the middle and contrasting colors side-by-side. The middle color ties them together and blurs one color to the next."

According to Tracey Cunningham, Redken creative hair color consultant, "Hairdressers want to see edginess, and clients want a more natural look. With blur, you can be trendy and natural."

Makeup follows the fashion color trends, too. Bare Minerals pronounced radiant orchid the color of the year 2014 and called it an infatuating mix of fuchsia, purple and

pink undertones. It flatters everyone and looks stunning on eyes, cheeks and lips in shades from saturated to sheer and everything in between.

Nails are always part of the fashion mix. Essie says when she's buttoned up she is "Dress to Kilt" with a fall color line incorporating a deep red of the same name, a rich deep blue called "Style Cartel" and "Partner in Crime," a rich dark chocolate shade.

As the weather cools be inspired to try a new color technique, a new shadow and a new nail hue. And shop for some the must-haves mentioned to bring your look up to date. ♦

Mary Clare Lokken is the owner of PCI Academy in Ames. Reach her via email at mclokken@gmail.com.

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**ARE YOU AFRAID OF THE
STOCK MARKET?**

Unlike ghouls and goblins, investing in the stock market nothing to be scared of

How much money should I have in the stock market?

That question is asked by different people, at different times in their lives and for many different reasons.

Some have never invested, they have been savers; owning CD's (certificates of deposit), savings bond or savings accounts.

Some say they are near retirement and wonder if their portfolio is too heavily invested in stocks.

No matter what motivates the question the underlying concern is usually the same. Fear. Will I lose my money?

Right now the savers are disappointed; interest rates are low, have been for some time and it appears may remain low in the near future. Earnings on savings investments are not even keeping up with inflation.

Stock market returns are high; the S&P 500 12-month return as of August 31, 2014, is 25.25 percent.

Should you quiet your fears and invest in the stock market? Is the stock market too high?

It would appear at least from research done by London University Economics professor Stephan Wright for Cambridge's Clare college the answer is yes, invest in the stock market and no, it isn't too high.

Mr. Wright concluded that investors with horizon of ten years or more should maintain a minimum of 60 percent in stocks, even when the market seems to be high. He cites three reasons to be a long-term stock market investor.

- Long-term average returns from stock have historically been much better than cash or bonds. Mr. Wright gives the following inflation adjusted returns for stocks, bonds and cash since 1801:

- Stocks 6.8 percent
- Bonds 3.5 percent
- Cash 2.8 percent

But, should you invest now, when the

stock market is overvalued?

- Historically overvalued stocks have continued to increase in value even after being labeled as "overvalued." For example, in 2000, people felt the market was overvalued and moved out of the stock market. As often happens, the market had a mind of its own; stocks continued to increase in value until 2007. When do you move back into the stock market if you left the market for the safety of cash?

- That can be as big a problem as deciding if you should stay in the stock market through the ups and downs. Now that you are out of the market how and when do you move back into the market.

Well, you could make a plan something like after six weeks of up markets, I will move my money back to the market. But maybe the news says there are new reports on the unemployment numbers to come out next week. Should you just wait a little longer? Or if your neighbor "knows" there is another round of sell-offs and the market will go down again? Then should you wait longer?

There really is no sure answer. Adding to the dilemma, the decision to get back into the market can become an emotional, not a rational, decision.

So if you are a long term investor that has experienced the stock market volatility and you understand that what goes up comes down and what goes down will eventually go up ... stay the course, remain invested in the market.

If you are not an experienced investor, begin small. Invest 10 to 20 percent of your long-term investment money in the stock market. If you need help to get started hire a professional to help you chose investments and stay the course in the ups and downs of the market — because life is ... more than money. ♦

Karen L Petersen CFP® CDFA™ is a fee based financial advisor. You can contact her at 515 232 2785 or karen@mymorethanmoney.net Registered Representative, Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor.

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NOURISH

AN APPLE A DAY IN A DIFFERENT WAY

Sweet, tart, crisp or crunchy — no matter what your preference, there's a variety of apple that's perfect for you! With flavors ranging from sweet tart, sharp tart, zesty, spicy sweet and honey-like to mellow sweet, apples are an amazing fall treat. Here are some creative ways to enjoy an apple a day:

Make an apple flavor-infused water. This is new way to enjoy apples and make sure you are well-hydrated at the same time is to make apple-flavored water. To make apple cinnamon-flavored water:

- Take an empty glass pitcher or other beverage container. Wash your favorite medium-sized eating apple thoroughly before slicing and remember: thinner slices will allow more flavor to seep out into the water than thicker slices.



AMY CLARK

- Muddling, or slightly mashing the apples with the back of a spoon or a potato masher, will break the cell walls of the apple flesh to release more flavor.

- Next, add cinnamon sticks. Start with two or three sticks, adding more for a stronger flavor.

- Add filtered still water or sparkling water to the apple/cinnamon stick mixture and refrigerate several hours to allow the flavors to meld together. Enjoy!

Popular "eating apples" in the Midwest include Honeycrisp, Gala, Jazz, Cortland, Macintosh, Haralson, Ida Red, Zestar, Sweetango®, Paula Red, Braeburn, Red Delicious, Golden Delicious and Pink Lady.

Nothing says "fall" like fresh, homemade apple sauce or a slice of warm apple pie made with Grandma's TLC. Apples particularly suited for cooking or baking include Granny Smith, Golden Delicious, Pink Lady, Haralson, Empire, Ginger Gold, Jonagold, Jonathan, Northern Spy Fuji, Rome Beauty and Baldwin.



Many Hy-Vee stores will have apple tastings featuring commercial apples and apples from local orchards as the apple harvest gets underway. Take advantage of apple tastings when possible because a new favorite may be waiting to be discovered by you! Once your favorite apple varieties have been picked out, choose apples for purchase that don't have bruising and have the rich coloring of reds, yellows and greens particular to the variety. The apple should feel firm and heavy compared to its size. For best results, apples should be stored in a 35 to 40 degree refrigerator. Placing apples in a perforated plastic bag before refrigerating allows for an exchange of air, but slows dehydration.

Snacking on apples rather than eating sugary candy or drinking sugary drinks is a great way to practice a healthy lifestyle. Apples are rich in soluble fiber — the fiber that absorbs and eliminates bad cholesterol from the body and may also play a role in preventing gallstones. Apples also contain insoluble fiber, beneficial for digestion and a feeling of fullness to help curb the appetite between meals. Pigments in the apple peel contain health-protecting compounds called flavonoids, and the Vitamin C found just under the peel promotes wound healing and immune health. Did you know eating an apple even stimulates saliva production in the mouth, which helps reduce levels of bacteria linked to tooth decay?

The only thought left is...have you had your apple today either as an old favorite or in a brand-new way?

DRIED APPLES

Serves 8 (6 slices or chips each).

Active time: 10 minutes Total time: 2 hours 40 minutes (or 3 hours 40 minutes)

ALL YOU NEED

4 cups water

1/2 cup Hy-Vee lemon juice
2 large apples, unpeeled if preferred

ALL YOU DO

Position rack in upper and lower thirds of oven; preheat to 200 degrees. Line 2 large baking sheets with parchment paper.

Combine water and lemon juice in a medium bowl. (The lemon juice helps prevent browning.)

Using a sharp knife or a mandoline, slice 2 large apples as thin as possible, about 1/8-inch thick. (We skip peeling and coring because we like the look of the dried skins and the pretty pattern the core makes in the center.) Soak the slices in the lemon water for 30 minutes. Drain and pat as dry as possible with paper towels. Place on the prepared baking sheets in a single layer.

Bake the slices on the upper and lower racks for 1 hour. Remove from the oven and turn each slice over; return the pans to the oven. Bake 1 more hour for soft dried apples or about 2 more hours for crispy apple chips. (Timing depends on your oven, the type of apple and thickness of the slices; check periodically and adjust the total time as needed.) Turn off the oven, crack the door and leave the apples in until the oven cools completely, 1 to 2 hours. For crispy apple chips, bake the apples about 1 hour more. Store airtight for up to 1 week or refrigerate for up to 1 month.

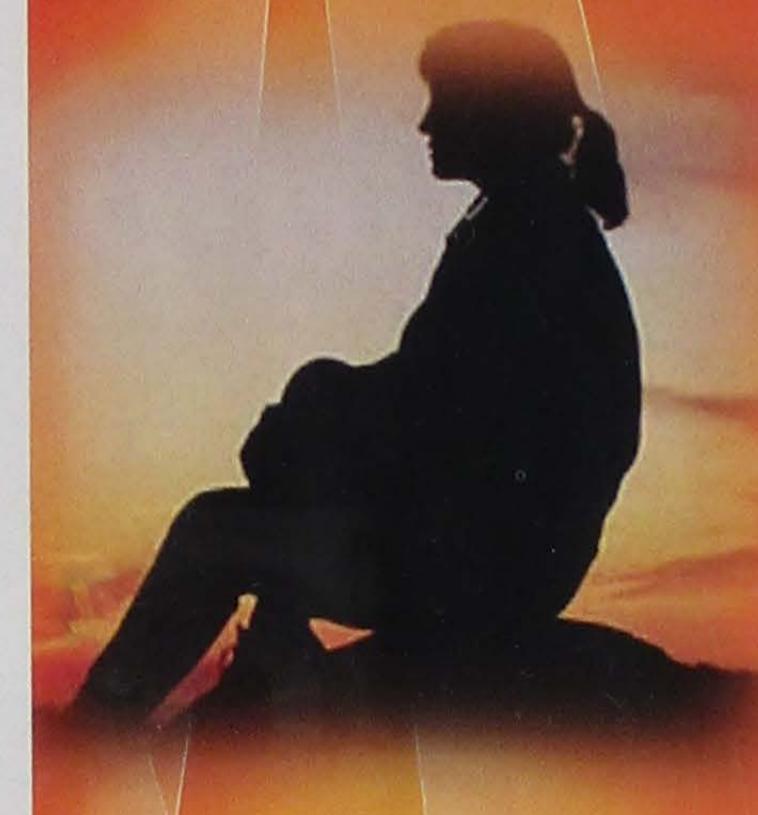
Tip: For crispy apple chips, bake the apples about 1 hour more.

Nutrition Facts per serving: 29 calories, 0g fat, 0g saturated fat, 0mg cholesterol, 1mg sodium, 8g carbohydrate, 1g fiber, 0g protein.

Amy Clark received her Bachelor of Science Degree in nutrition and dietetics from Iowa State University in 2003 and completed her dietetic internship at Iowa Methodist Medical Center in 2004. She is a member of the Academy of Nutrition and Dietetics and Iowa Academy of Nutrition and Dietetics. Amy completed CDR Certificate of Training in Adult Weight Management in November 2006. This information is not intended to be medical advice.

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Ada Hayden Park, Ames

Runners, walkers, families, and spectators are welcome to celebrate ADOPTION!

Female and male runners will be awarded first place medals for the designated age categories.



All participants will receive beverages, fruit, bagels, gingerbread cookies, and promotional items. All children will receive a commemorative item.

Join Youth and Shelter Services, Iowa KidsNet, Achieving Maximum Potential and the National Center for Adoption for a tasty — and charitable! — 5K run/walk on Oct. 26

Youth and Shelter Services, Inc., Iowa KidsNet, AMP-Achieving Maximum Potential, and the National Center for Adoption have joined efforts to raise awareness about adoption by organizing the second-annual Gingerbread Run/Walk for Adoption. The 5K run/walk will be at 1:30 p.m., Sunday, October 26, at Ada Hayden Park, 5205 Grand Avenue, in Ames.

Adoption promotion is important because, in the United States, approximately 2.4 million people are adopted and 101,700 children are waiting to be adopted from foster care. The goal of this walk/run is to celebrate adoptive parents, birth parents who make an adoption plan, and individuals who are adopted or waiting to be adopted.

In Iowa, approximately 880

youth are legally eligible for adoption from foster care, and more foster parents and respite caregivers are needed.

Register online at www.raceonline.com (keyword: adoption). Payments may be made via credit card or by check. Shirts, reduced family rates, food, drinks, first place medals for runners in many age categories, and gifts for all youth will be provided. Participants must

register by October 9 to ensure an accurate shirt size and an early registration fee.

Walkers and spectators are welcome to walk any distance and families are encouraged to attend.

For further information, contact Dr. Diana Baltimore, Executive Director of The National Center for Adoption, at (515) 709-0324, or at diana@gmail.com

OUR STORY: AMES TOWN & GOWN

The Ames Town & Gown Chamber Music Association is proud to announce its 65th season bringing outstanding talent to Central Iowa. The premier presenter of classical chamber concerts in the region, the five-concert season presents world-famous soloists and musical ensembles, as well as brilliant emerging artists from around the world to perform in Ames City Auditorium and Tye Recital Hall at Iowa State University.

These acoustically superb and intimate venues allow our audiences to experience the world's finest musicians in a close and personal manner often impossible in larger cities or concert halls.

After an evening of masters performing masterpieces, the audience has the added opportunity to share light refreshments and conversation with those same performers.

Past opportunities to meet such greats as pianist Leon Fleisher or the Guarneri String Quartet and the exciting young members of the Boreal Trio are moments not quickly forgotten.

A volunteer-organized, nonprofit organization, Town & Gown has established longstanding relationships with many such great musicians, some of whom return regularly because they prize the warmth and hospitality of our Iowa audience, the strength of Town & Gown's outreach program, and the personal touches that Town & Gown gives to classical concert life. As the Boreal Trio wrote a few months ago, "Your series is truly special! We had such a fantastic time in Ames and loved the energy we got from your audience."

Town & Gown is especially proud of — and well recognized for — its outreach activities to new audiences of all ages, including master classes and interactive presentations by the same musicians heard in concert. Recent partners for these events have included ISU, public libraries in Ames and Marshalltown, and public schools in Perry, Nevada, Marshalltown, Madrid and Ames. Grants from the Martha-Ellen Tye Foundation, the Iowa Arts Council, the Arts Midwest Touring Fund and Target have contributed with sponsorship of these events.

Additionally, Town & Gown further encourages young people's introduction to fine music by providing free tickets to students of all ages. Regular ticket prices are very affordable, as well, more so if purchased as a full-season subscription. Patron donations and sponsorships — which are fully tax-deductible — are therefore a crucial part of the organization's financial base.

An extra, must-see event is Town & Gown's annual Musicale fundraiser, a sparkling collage of the abundant musical talent of Central Iowa; outstanding local musicians donate their performances, after which they and the audience enjoy a sumptuous buffet offered by friends of Town & Gown as well as businesses from around Ames.

Town & Gown concerts are valued throughout the region and are often broadcast at later dates over Iowa Public Radio Classical and WHOI community radio.

For further information, email town.gown@gmail.com or log on to www.amestownandgown.org.

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Saturday, February 28, at 7:00 pm

St. John's Episcopal Church

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Tuesday, March 31, at 7:30 pm

Tye Recital Hall, Music Hall, ISU

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FACETED WOMAN: CINDY JORGENSEN



NAME: Cindy Jorgensen

AGE: 52

POSITION: Sr. Vice President of Professional Property Management

FAMILY: Jeff (husband) Janelle (daughter, lives in Tempe, AZ), Chelsea (daughter, attends DMACC), and Jordan (daughter, attends Iowa State), JC and Ruby (English Setter Dogs)

WHAT WOULD YOU DO WITH \$1,000 TO SPEND ON YOURSELF?

I would use it towards flying

home my oldest daughter, who lives in the Phoenix area. It is hard to say goodbye when she comes home for a visit, so having some extra time with her would be great.

YOUR FAVORITE MEAL:

A good Italian meal at the Latin King in Des Moines.

YOUR FAVORITE MOTTO:

I have two and they come from raising a family. My first motto is: "Rise and Shine, it's a brand new day!" I used to say this every morning to my three girls as I woke them up. I always

wanted to start their day with a smile. They laugh when I say it to them as adults.

My second favorite motto is: "If you don't have anything nice to say, then don't say anything at all," from the Disney movie, Bambi. I would remind my oldest daughter of this when she was in elementary school. These are great words to live by not only for children but adults too.

WHAT MAKES YOU HAPPY?

I enjoy tailgating with family and friends at the Iowa State football games. We attend the Iowa State men's and women's

Basketball games. Last season, we attended the Big 12 men's basketball tournament and watched the Cyclones win. Sporting events have always made me happy ... the thrill of winning!

WHAT MAKES YOU FEEL CONFIDENT?

In my profession, I help resolve situations for residents. I also help employees with work related situations. If I can have a positive impact with people making decisions, than I feel confident I am in the right career.



WHAT HAVE YOU ACCOMPLISHED THAT HAS MADE YOU PROUD?

As a parent, there are many milestones that your children reach and make you proud. One accomplishment that stands out is when our oldest daughter walked across the stage to receive her degree from Iowa State. When your children are young, you hope and pray they will reach these milestones and it is so rewarding to see it unfold.

BEST TIP TO LOOK AND FEEL GREAT:

Be happy; surround yourself with people whose glasses are half full.

MY SIMPLEST PLEASURE:

My husband and I started to bike ride again and we have really enjoyed the bike trails in central Iowa.

I CRAVE:

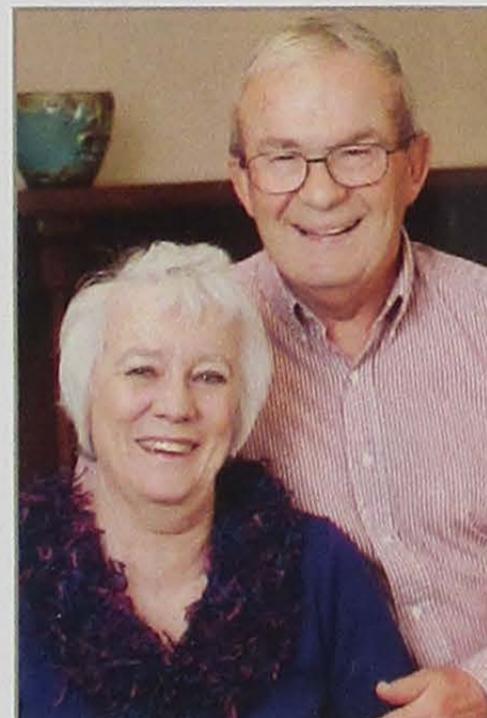
Chocolate and ice cream

I AM THANKFUL FOR:

I feel everyone has events in their lives that shape who they are. When I was ten years old, my father died from lung cancer. My mother was only 36 years old, and I watched her become an independent leader of our family. I have always been very thankful to have her as my role model.

HOW DO YOU GIVE BACK TO YOUR COMMUNITY?

I teach third-grade children in the St. Cecilia religious education program. I enjoy working with children and giving them some guidance how to use the Catholic faith in their everyday life. In addition, I have been a member on different community boards, such as the AGSA. I feel participating on a board gives you a different perspective of a non-profit organization and appreciation for all of the volunteers to make an organization run well.



Living close to Iowa State University gives Green Hills Retirement Community residents Bob and Ann Hein lots to cheer about.

"Having the Green Hills bus drop us off for games, concerts, classes or events is just wonderful," says Ann. "It's so nice to have so many choices so close by!"

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